

## ENGINEERING COMMUNICATIONS AND CULTURAL SYMBOLS FOR CORPORATE REBRANDING – A CASE STUDY ON THE DEVELOPMENT OF THE “METLIFE WAY” IN JAPAN

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**ABSTRACT.** Following a recent acquisition and integration of Alico, one of the strongest non-Japanese insurers operating in the Japanese market, MetLife announced in 2014 that it would change its corporate name from MetLife Alico to MetLife Japan. The rebranding exercise would mean much more than a simple change of names – it led to infer an implicit change of culture, work style and user interactions.

While this change did not seem to mean much to policy holders in Japan, whose premiums were well secured by legal bindings, it meant a lot to employees – especially ex-Alico employees, who were starting to feel somewhat left out by the rebranding initiative.

This paper monitors the cultural transformation process which occurred at MetLife Japan between 2014 and 2015 and focuses on the internal communications process, in order to illustrate the various phases of change and the impact of corporate actions on employee engagement.

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Furthermore, the authors observed and monitored the various stages of the “MetLife Way” development in Japan and have collected insights on corporate transformation phenomena at the time of business rebranding.

**Key Words:** Talent, Communications, Rebranding, Culture, Innovation, Engagement, Japan

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## I. Introduction

Metropolitan Life Insurance Company (MetLife) was established in New York in 1868, ten years after the release of *The Origin of Species* by Charles Darwin, at a time of major scientific discoveries and historical changes around the world - fossils of our Cro-Magnon ancestors were discovered in a cave in southern France, while in Japan the Edo shogunate had just collapsed and the Meiji Restoration was about to begin.

142 years later, in 2010, MetLife bought American Life Insurance Company (ALICO), a global insurance firm with a strong footprint in Japan, from AIG and proceeded to integrating the business in every single market of operations.

MetLife has grown into one of the world’s largest life insurance groups that provides life insurance, pension, employee welfare funds, annuities and asset management services for nearly 100 million customers in approximately 51 countries<sup>6</sup>.

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<sup>6</sup> As of December 2019 (MetLife global corporate data).

MetLife has expanded its business and has become a market leader in the United States of America, Japan, Latin America, Asia, Europe and the Middle East through its subsidiaries and affiliates. In Japan, it started business as the first foreign-owned life insurance company in 1973, since when it has been providing products to individuals and corporate clients through multiple distribution channels, in response to wide-ranging elements of risk, gradually developing a strong market position as a leading insurance company in Japan.

MetLife Alico announced in January 2014 that it would change its corporate name to MetLife Insurance K.K. This transformation meant more than a change of names for many employees. To many ALICO heritage employees, this was an indication that the transition period was over and that business would be conducted under one new globally unified MetLife “umbrella”, with a new vision and following new business practices.

***Developing a corporate culture that goes together with the changing of the times***

“It is not the strongest of the species that survives. It is the one that is most adaptable to change.” This concept was put forth as the initial theory of evolution in *The Origin of Species* released in 1859 by Charles Darwin. While there have been several other theories, it is commonly believed the human race has *evolved* from Homo Neanderthalensis to Cro-Magnon, that is linked genetically to modern man. However, one could fall under the illusion that our ancestors *changed* little-by-little from Homo Neanderthalensis to Cro-Magnon. Looking back at a chronological table, we might be tempted to believe that at one point in time Homo Neanderthalensis was suddenly replaced by Cro-Magnon.

In reality, during one period, two species of humans co-existed on Earth for a long period of time. They may have mated during this period. However, what can now be said as a fact is that one human species became extinct and that the Cro-Magnon, those who were genetically linked to our ancestors, managed to adapt to the changes in the environment and survive on Earth.

These developments contained two valuable lessons for the organizational engineers of the MetLife Way. One is that as the values and lifestyles of people become increasingly diverse, the firm must be capable of constantly adapting to these changes in the environment and develop skills, capabilities and functions to support such needs. In other words, employees, associates and business partners need to seek being smarter, more agile than ever in the past and never be complacent with the status-quo. The second lesson was that, similarly to the evolution of mankind and the gradual growth of the rings of trees into bigger trees over the years, major changes do not all occur or be accepted suddenly. A complete change in the world from one day to another is not sustainable transformation, but rather a revolution. The MetLife Way would the fundamental mindset what would support constant change, not a revolution, and transformative business growth.

The introduction of the MetLife Way in Japan would represent an important turning point in global MetLife's long history as well. This would be an experiment for the global business in bringing about transformative change in a highly homogenous organization and employee population. What people resist the most when faced with changes and suffer during the process is not the actual events or the results brought about that specific change. For many people is usually the change itself. Ultimately, what makes people feel reassured, comfortable and confident at times of change is psychological safety – a state of mind emerging from experiencing ordinary events, with no major apparent changes. This is dictated to our ever-vigilant brains at a subconscious level by visual stimuli.

## **II. Research Objective, Method, Objects and Timeframe**

### ***Objective***

The main objective of this research is to illustrate the how organizational culture transformation can be effectively deployed through orchestrated communications, applied cognitive science and agile talent operations practice.

### ***Research Objects***

MetLife Insurance K.K. (employees and business associates).

### ***Research Methodology***

We conducted research based on an actual business case study. Additionally, the authors of this research engaged in first-hand participant observation<sup>7</sup> of this change management process by working internally with the transformation team, living on the premises and visiting other related parties on a regular basis. We could, therefore, observe the stages of corporate confusion, the various stages of decision making and the procedures of organizational and cultural integration, with the eyes of in-house full-time team members, from the start of the project until the end of the integration process.

### ***Timeframe***

January 2014 – January 2015

## **III. Shifting from Paper Communications to Digital and Video Messaging**

In order to provide a new and relevant experience to guests and employees, Jean-Raphael began by re-defining the existing Customer Value Proposition (CVP) and the Employee Value Proposition (EVP).

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<sup>7</sup> Yin, Robert (2003), *Case Study Research: Design and Methods*, SAGE Publications, Inc; Third ed.

## IV. Discussions and Actions

### *1. MetLife communicators embarked on a series of culture transformation efforts, utilizing cognitive practice, social science and emotional engineering initiatives*

Michael Chaskalson pointed out in “Mind Time” that “our minds just run on automatic and we’re barely aware that they’re doing that. This keeps up confined in the narrow space of our habits. Mentally, emotionally and in our behaviors, we keep doing what we’ve always done – and we keep getting what we’ve always got. Sometimes we manage to break out into new ways of doing things. But often, with a sad predictability, these new resolutions and good intentions don’t last and we flip back to automatic again.”<sup>8</sup>

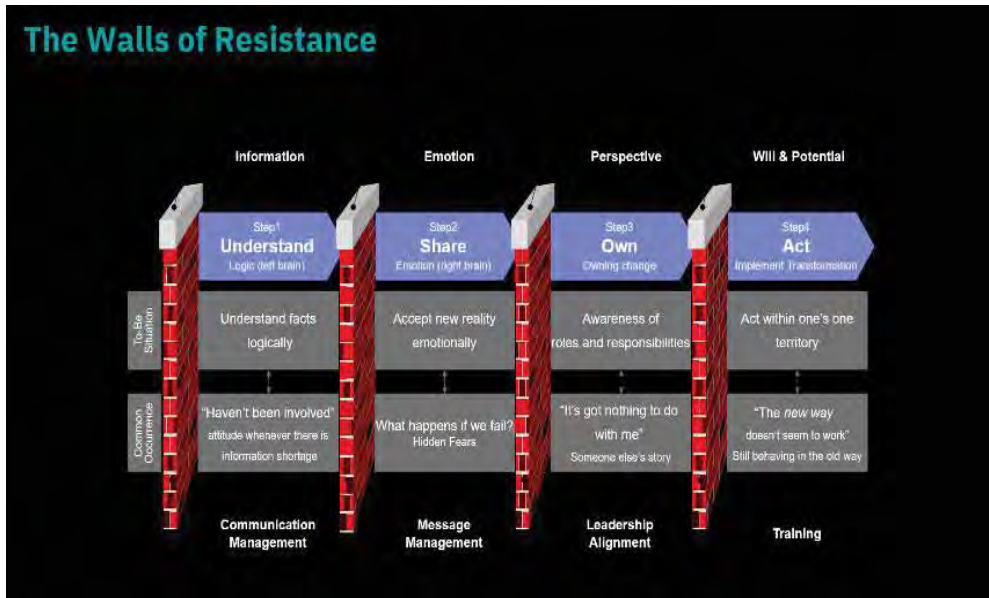
In order to ensure the success of the rebranding process, the board of directors at MetLife in Japan decided to proceed with a change management approach, focusing on the development and implementation on all necessary resilience initiatives for each step in the transformation journey. Along with the change management approach, the board decided to invest in the development and activation of a series of new communication tools, events and platforms, ranging for video messaging to digital communications and employee engagement initiatives.

In order to establish psychological safety throughout the whole rebranding process, the Communications department proposed implementing a change management process based on emotional engineering practices, envisioning psychological walls of resistance to transformation, and utilizing Japan specific cultural symbols throughout the internal communications strategy.

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<sup>8</sup> Chaskalson, Michael (2018), *Mind Time*, Thorsons, London, pg 2.

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Considering that the Japanese people were inspired to give in to the American temporary occupation at the end of the second world war by having seen Emperor Hirohito posing safely next to General Douglas McArthur, internal communicators at MetLife agreed the visual communications would play an important role in the process of cultural transformation. As a result, the transformation team decided to introduce a new video communications program featuring prominent employees talking about what rebranding meant to them, while paying special attention to core elements and cultural symbols relevant to the Japanese employee population: “harmony”, “gradual transition”, “transience”, “subtleness” and “elegant simplicity”.





Emperor Hirohito is received by General Douglas MacArthur, U.S. commander of the Japanese occupation, at the U.S. embassy in Tokyo. The Emperor is attired in morning clothes for this precedent-shattering visit. September 1945. (Photo by © CORBIS/Corbis via Getty Images)

Daniel Coyle mentioned in “The Culture Code” that when seeking to develop and convey psychological safety, “a mere hint of belonging is not enough; one or two signals are not enough. We are built to require lots of signaling, over and over. This is why a sense of belonging is easy to destroy and hard to build.”<sup>9</sup>

Representative Statutory Executive Officer, Chairman, President, and Chief Executive Officer (CEO) Sachin N. Shah of MetLife Insurance K.K. in Japan set forth the strategic policy of Customer Centricity in order to become customers’ most preferred life insurance company. According to Sachin N. Shah, one of the most important things is for “employees to

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<sup>9</sup> Coyle, Daniel (2018), “The Culture Code”, Random House, New York, pg. 12



be closer to customers and be innovative in response to the needs, and to foster an awareness of Customer Centricity,” and that in order to achieve reforms in awareness it is “important to develop a spirit of teamwork so that reform can be achieved through the cooperation of many employees instead of only individual employees.”<sup>10</sup>

In the background of this directive, there is the idea that it is necessary to take on risks with no fear in order to advance and innovate. Put otherwise, in the terms of responding to changes as in the previous quote from *The Origin of Species*, rather than having a passive attitude of responding after confirming the changes in the environment, it is inferred that employees must be prepared to constantly stay ahead by changing from within, as they attempt to assess the times they live in and trends in the distant future.

CEO Shah accurately pointed out that when implementing corporate reform in Japan, at times, the perfectionism that is deeply rooted in Japanese corporate culture can be an interference. At times of change, “perfectionism causes conflicts in terms of time and costs in business, and desperate attempts to defend successful experiences from the past can weaken the ability to make appropriate judgments and decisions”<sup>11</sup>. In other words, “there are concerns that this culture could run contrary to reform and create a conservative atmosphere. Even if it may be effective to maintain and continue a given state, it may result in a lack of flexibility to changes in the environment and society, and hold back the growth of employees and the company”. While it is obvious that perfectionism has also some positive effects which are meant to lead to corporate profit, when considering balance and efficiency, Sachin was confident that corporate reform is not something that should be left up to individuals, but rather something that should be driven by the orchestrated teamwork of all employees, and that this was the most inclusive method for sharing vision and effectively engaging everyone on the payroll.

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<sup>10</sup> Interview with MetLife CEO Sachin N. Shah, 5 January 2014

<sup>11</sup> 7 Interview with MetLife CEO Sachin N. Shah, 5 January 2014

This is a similar situation to when Japan was freed from its isolation following the Meiji Restoration and it courageously took on the challenge of responding to the new environment by boldly looking out into the world, not being afraid of drastic change. Similarly to the manner in which major changes in the traditional ways of thinking and behaving in the Japanese society were carried out based on the decisions made by the government, in an attempt to move away from the old shogunate system and become a modern nation, establishing the foundations for the development and social innovation that was about to come in modern Japan, the MetLife board of executives decided to take a phased approach to cultural transformation, starting with the design of change management initiatives and continuing with culturally intelligent initiatives for employee engagement engineering and for developing an organizational culture which is focused on inclusion, innovation and user centricity.

The User Centricity approach was utilized in order to review the existing Customer Value Proposition (CVP) and the Employee Value Proposition (EVP), leading to the development of two emerging concepts: “Customer Centricity” and “Employee Centricity”.

In an effort to maintain an employee centric approach throughout the whole corporate rebranding and transformation process, the board of executives agreed to study the past and observe the main behavioral characteristics of the Japanese people at times of change. From this perspective, the Meiji Restoration proved to be one of the most representative periods of significant cultural transformation in the Japanese history. It is particularly interesting to observe that the source of change in awareness through the Meiji Restoration was not the citizens themselves, but rather it was the officials of the new government, and that these changes were achieved independently through the renewed awareness and bold action of the leaders in charge of the country. If we compare Japan in the Meiji Restoration period with MetLife Japan at the time of rebranding, the role of the government officials is similar to the one performed by management and middle management at MetLife. Transformation is closely related to the ability to estimate, assess and

understand risk and implement measures and actions needed to surpass difficulties, as well as to the ability to believe in oneself and constantly reassure the population exposed to change that, although the road to modernization might be bumpy at times, everyone is on the right path of growth and social emancipation.

Under the direction of CEO Shah who championed Customer Centricity, MetLife made various attempts to create culturally transformative waves emerging from different directions in order to create a new corporate culture and initiate innovation throughout the organization. Some of the immediate effects of this strategy of Customer Centricity included the improvement of the “surrender and lapse” rate that had traditionally been high in the insurance industry, to record-low levels during the first half of FY 2014, along with the achievement of a 20% increase in the number of in-force policies compared to FY 2010. These new indicators of successes contributed to the increase of engagement throughout the organization.

According to an internal survey performed in April 2014, employees indicated that these early initiatives of reform represent how the spirit of Customer Centricity gradually penetrated the organization and would finally be instilled throughout the culture as an element of shared awareness. Another possible interpretation of this phenomenon is that these early results substantiated the belief that fostering an inclusive corporate culture, in which a hands-on approach and small improvements are continually implemented, leads to the provision of maximum value to both customers and employees.

However, as various environmental factors, such as the employees’ values and the change in the social conditions, impacted the agility of the transformation process, the transformation engineers were reminded that reform is not something that is achieved in one day or two; rather, it is something important that organizations should be aware of in order to survive and outsmart competition and transformative challenges. Corporate reform is not something simple, such as changing from A to B. It could be an endless journey in which all players continue to pursue the constantly

changing variable B (society) from A, by constantly optimizing themselves in line with B. The transformation executives agreed that commitment to continuing constant day-to-day efforts and their immediate outcomes can be achieved only through reiterated effort, as reflected in the 150-year history of modern Japan, and above all, in the evolution of humankind from our primary ancestors.

***2. The MetLife Way is a way of working that embodies the global heritage and MetLife's management philosophies (vision, mission, and values)***

When discussing cultural transformation, to many employees in Japan having a direction, action indicators and a “way” of behavior is connected to psychological safety. This cultural trait of following a “way” 道 is deeply rooted Taoism and is observed in other countries all across Asia: Korea, China, Vietnam, etc. To Japanese employees, especially, having a “Way” of behavior at times of change is more important than targets and numerical indicators, as it indicates what type of action is commended and how human relationships and networks need to be re-aligned.

Therefore, it becomes important to consider a fundamental question “What is the MetLife Way?”. Employees need to understand the new “Way” of conducting business and engaging with customers and with each other. Following the newly emerging MetLife Way will lead to having a shared awareness. CEO Shah defined the MetLife Way as “a series of activities implemented to cultivate a corporate culture that allows people to perform to their fullest.” It can also be defined as a series of guiding principles needed for constantly pursuing and practicing efficient operations, as well as operational improvements in the field.

As a company policy, the ultimate target was for the MetLife Way to be implemented by the end of 2014 by all divisions in Japan, hosting a total employee over 4,000 people. However, as there were departments that had already adopted the MetLife Way early in the process, there was also an issue related to the interpretation of the definition of the MetLife

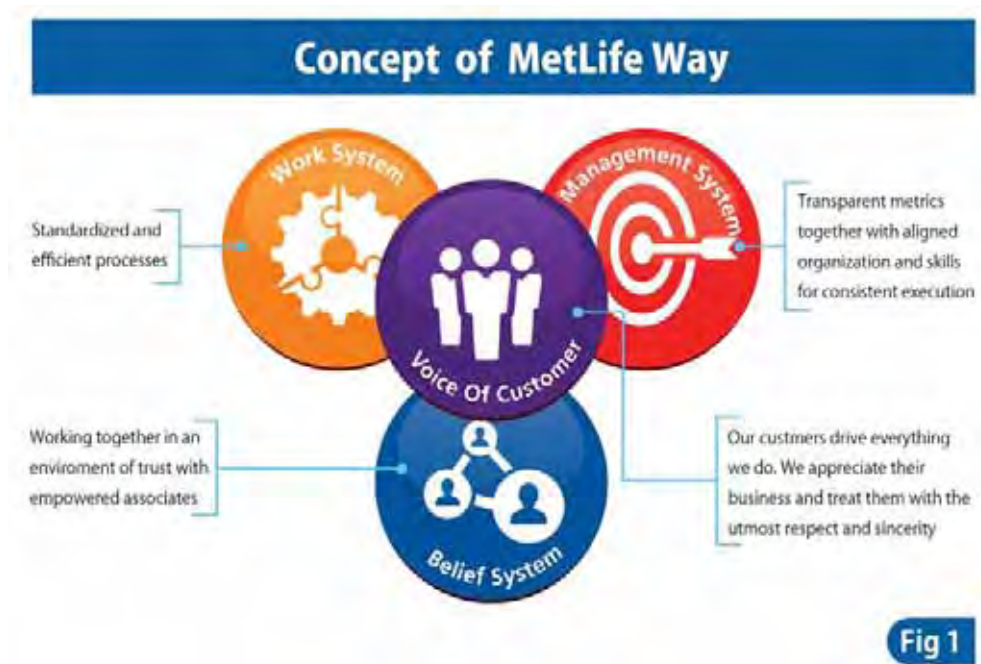
Way, as the internal roll out had begun while the “MetLife Way” had not yet been completely standardized among all employees and departments. In other words, analyzing the total Japan-based organization as a whole, the interpretation of the MetLife Way was still in the initial introduction stage at one part of the business, while other divisions were gradually informed of the upcoming introduction of the new “Way” (code of behavior). The phased roll out process of the Metlife Way gave way to various interpretations and misconceptions, which included interpretations of the “Way” being a new “corporate philosophy” or “ideology”, but also a “communication tool”, “corporate identity”, or “business approach”.

In response to the question “What is the MetLife Way?”, the transformation engineers located in HR, Communications, the CEO Office, the Strategy Department and the MetLife Way Division had to clarify the interpretation of the new code of conduct, the “MetLife Way” as a “way” of working that embodies the MetLife’s management philosophies (vision, mission, and values), its global heritage and the Japanese working spirit which had propelled the growth of the life insurance business within the Japanese market. One of the main premises of the “MetLife Way” was a hands-on approach, in which all employees conducted work in line with MetLife’s management philosophies based on their own individual initiatives. Another element of the MetLife Way was the respect to the inherent corporate culture that aimed for Customer Centricity, the simplification of processes and activities, employee engagement (collaboration, authorization, and delegation), and the organizational agility needed for ensuring continuous improvement.

According to the Head of Lean Center of Expertise K.V. Ragnath, the MetLife Way was “a framework for all employees to grow as talent capable of flexibly responding to changes and reforms based on the assumption of Customer Centricity, in an aim for that growth to create a chain of positive reactions that will ultimately lead to enhanced satisfaction among customers and employees.” At this early stage, one of the most common misconceptions about the “MetLife Way” was that it was just a project. The “MetLife Way” was not a task that would be applied to only

some departments and employees, but that it was the continual pursuit of change that could only be made possible by continuous application and practice by all employees, regardless of hierarchy or position.

As the “MetLife Way” was crafted as a code of conduct specific to the employee population in Japan, it was clearly not an activity, or a project with a deadline, and the most significant part of this was that was assumed on a semi-permanent basis. Accordingly, it was not an objective to be achieved in the short term; rather, it was the result of the commitment to develop a modern and sustainable corporate culture. Culture is not a structure; rather, it is a total sum of experiences, expectations and collective aspirations, as reflected in day-to-day activities. Culture can also be expected to change and evolve with day-to-day changes in the operating environment, as well as a result of Customer Centricity initiatives and employee engagement activities.



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The development and implementation of the MetLife Way was preconditioned by the reform it was meant to bring over, as well as the change it would inspire and instill in each individual employee. The Telemarketing Department, as well as the Sale Division saw the immediate behavioral transformation, as the MetLife Way was rolled out internally. Prior to the introduction of the MetLife Way, sales associates would engage customers on conversations aligned with internal sales targets, with numbers and methods of engagement constantly imposed in a top-down manner. In contrast, after the roll out of the MetLife Way, customer engagements and internal communications were carried out in a bottom-up approach, giving way, in other words, to the materialization of a field-based approach. It goes without saying that the understanding of these transformative initiatives and the competence of local management was essential for bringing the MetLife Way into practice.

A new system of beliefs had to be developed and installed throughout the organization in order to strengthen the organic ties of the incumbent teams and to challenge the organizational hierarchies through these reforms, in terms of operations, communications and talent engagement, both horizontally and vertically. The constant perspective of the voice of the customer that was shared throughout this process would lead to the development of a new type of Customer Centricity, based on a firm belief in the MetLife Way.

### *1) Customer's Voice*

Traditionally, consistent high quality of service has been secured in the field through the process of responding to customer calls by TCTs (operators), in terms of call recordings, feedback, quality checks, response to complaints, etc., and almost perfect TNPS scores had been acquired for operator response. On the other hand, from the viewpoint of the customer, customers could be separated into roughly two segments in terms of their needs in relation to the Telemarketing Department: those who simply wanted to acquire information and those who wanted a full consultation. In addition, while satisfaction was high among customers in terms of



ease and convenience of telephone connections and the prompt dispatch of materials which allowed customers to receive information quickly, it was also clear that this alone did not lead to a strong motivation for buying products. At the same time, some customers stated that they did not necessarily need for the call representative to consistently be the same person as long as information was shared within the call center.

Accordingly, in response to these issues, it was first necessary to verify the operations framework and workflow in a broad context and for everyone to be constantly aware of the MetLife Way throughout their operations. In doing so, the call center managers enabled the establishment of a process for improvements through suggestions made by employees in response to operations that had been continued as a routine. In other words, as a result of the MetLife Way implementation among TCTs that talked directly with customers, this enables the real voices of both customers and employees to be incorporated throughout the company, which in turn led to a positive chained reaction of improved customer satisfaction and an improved sense of purpose in the work force.

## *2) Work System*

The existing work system consisted a series of seamless workflows and standardized manuals which enabled employees to respond to and to fulfill the needs of customers in an efficient manner. Using the Telemarketing Center as an example, based on the hypothesis that long-term change management would be highly effective, from June 2014 the shift was made from a representative system by individual TCTs to a pair operation system for two of three teams, and a pilot program was commenced. This pilot resulted in a strengthened sense of unity with team members and co-workers in the work of TCTs that had tended to be solitary in the past, which, at the same time, inevitably led to the development of standard skills among TCTs through the revitalization of various communication initiatives, consisting of data sharing, teaching and learning. On the other hand, this also resulted in new forms of stress and short-term concerns for individual TCTs, such as sales performance being evaluated on a pair basis.

### *3) Management System*

The newly developed management system included reviewing and establishing workflows for facilitating agile and seamless operations, by drastically cutting down by roughly 50% the vast range of 170 types of KPI, regularly holding “issue-busting” and problem-solving meetings, standardizing coaching and focusing on culturally intelligent employee engagement.

The MetLife Way called for a proactive approach of each individual, while also requiring management to clarify the way forward for the organization and all employees to ensure that communications, talent practices and business operations were aligned. Hence, the management had to re-consider their ability to establish the MetLife Way and ensure trust and transparency at all layers of the organization and all regions of operations.

### *4) Belief System*

Belief and trust had a strong emotional role in terms of practicing the MetLife Way in all aspects of relations within the company, such as between superiors and subordinates, but also among and between teams. For example, when a role-model manager acting as a coach (or advisor) and workers collaborate in an environment built on trust, the plus benefits that emerge from this kind of relationship overwrite fear of change and all other transformative concerns.

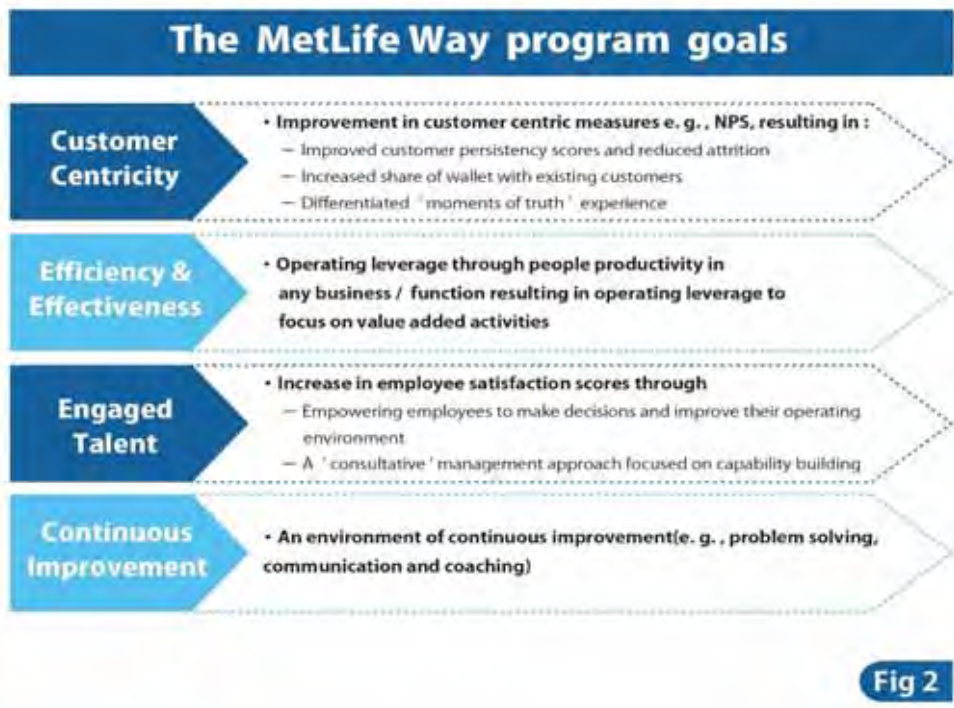
Belief is based on the basic premise of reciprocal relations of trust between superiors and subordinates, management and employees, and in various other aspects. It requires each person to constantly strive to elicit a sense of confidence and trust within his or her individual position and responsibilities, and to perform accordingly.

As a barometer of this, and from the basic stance of “looking forward to going to work”, the employees were encouraged to consider these questions: Do the other team members listen when I’m sharing my

ideas and issues?; Does my superior actively support my personal growth and efforts to work better?; Is my department conducive to improving things?; Does my team have clear goals?

### 3. From the Japan “MetLife Way” to the Global “MetLife Way”

Although it was developed in Japan, The MetLife Way later became a key guideline that the New York-based global headquarters promoted throughout MetLife Group. The MetLife Way was rolled out companywide as a way of realizing the MetLife management principles, and it was expected to generate three main benefits of culture change: enhanced work efficiency, higher customer engagement and enhanced employee satisfaction. These three benefits are also embedded within four final goals (Fig. 2) of the MetLife Way.



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Achieving a close orchestration of the Work System, Management and Beliefs centred on the Voice of the Customer became the objective of global MetLife. Furthermore, 2015 became a particularly important turning point for MetLife globally, as the year when the company united its global to transform its internal culture aligned with core principles of the MetLife Way throughout the world. This led to a total switch of the entire organization, from top-down operations and communications to bottom-up and lateral engagement.

## V. Conclusion

The success of corporate rebranding and organizational transformation is dependent on the efficient engagement of all employees concerned. This is a Culturally Intelligent (CQ) process, which is dependent on the sense of values, ethics and behavioral practice of the human fabric involved. Even within global organizations, what worked in one country, region or geography does not necessarily work in another. The eagerness to call a merger, and acquisition or a corporate rebranding exercise a “success” renders organizational engineers blind of cultural sensitivities and meaningful differences which need to be taken into full account when planning a large-scale transformation in various regions around the world.

As indicated in the MetLife rebranding situation in Japan, understanding local practice and incorporating cultural symbols relevant to the affected population, along with a careful selection of Emotionally Intelligent (EQ) transformation initiatives are all transformative elements which contribute to the development and sedimentation of psychological safety.

The following main results could be observed throughout the rebranding process:

- 1 Changes in the build environment along with digital experience initiatives lead to gradual change of behavior and to the establishment of a new “status quo” through repetitive action.

2 Early involvement and an enhanced visualization of key players in the transformation process helps the majority of the employee population develop emotional bonding with major change agents and transformation sponsors.

3 The effective utilization of cultural symbols throughout digital, written and video communications conveys comfort and leads to the development and sedimentation of psychological safety.

4 Utilization of data and emotional elements leads an orchestrated transformation, based both on logic and emotions. Employees believe what they see and trust what they feel – therefore, transformative efforts need to encompass a combination of change indicators based both on logic and emotion.

5 In Japan, organizational transformation is highly dependent on the psychological engagement of all employees. Developing and deploying and transformation process based on local business norms and inclusive of cultural sensitivities will enhance the probability and the sustainability of the transformative success.

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